What is Claimed is:

1. A sales network comprising:

a web site;

a web-interface device for cooperating with the web site to enable a user to arrange an on-line agreement; and

a communications device for enabling a user to authorise a payment associated with the agreement.

2. A network as claimed in claim 1, wherein the agreement concerns the supply of goods or services.

3. A network as claimed in claim 2, wherein the network comprises a first database, which is configured to store details of the agreement, including items to be purchased by the user, between the conclusion of the agreement and the authorisation of payment.

4. A network as claimed in claim 3, wherein details of the agreement are stored in the first database under a transaction identification code, which is provided to the user, once the agreement is arranged.

5. A network as claimed in claim 1, wherein the communications device includes means for enabling a user to transmit financial details of an account to be debited with the payment to a second database.

6. A network as claimed in claim 4, wherein the user's financial details are stored in a second database.

7. A network as claimed in claim 6, wherein the financial details of the web-site operator required to enable a transfer of funds to the operator, in order to complete the transaction, are also transmitted to the second database, when in use.

8. A network as claimed in claim 1, wherein the web-interface comprises a web-enabled personal computer.

9. A network as claimed in claim 1, wherein the web-interface comprises a web-enabled self-service terminal.

10. A network as claimed in claim 1, wherein the communications device comprises a telephone.

11. A network a claimed in claim 10, wherein the telephone includes a GSM or other digital mobile telephone.

12. A network as claimed in claim 1, wherein the communications device comprises a WAP enabled Personal Digital Assistant (PDA).

13. A network as claimed in claim 1, wherein the communications device comprises a self-service terminal.

14. A network as claimed in claim 13, wherein the self-service terminal is part of a financial institution's network and is arranged to enable the user to transmit the aforementioned code to a second database within the financial institution's network.

15. A network as claimed in claim 13, wherein the self-service terminal includes an Automated Teller Machine.

16. A communications device adapted for use in a sales network having a web site and a web-interface device which enable a user to arrange an on-line agreement, the communications device comprising:

means for enabling a user to authorise a payment associated with the agreement.

17. A device as claimed in claim 16, further comprising means for enabling a user to submit financial details of an account to be debited with the payment to a database.

18. A device as claimed in claim 16, wherein the device is in the form of a telephone.

19. A device as claimed in claim 18, wherein the telephone is in the form of a GSM or other digital mobile telephone.

20. A device as claimed in claim 16, wherein the device is in the form of a WAP enabled Personal Digital Assistant (PDA).

21. A device as claimed in claim 16, wherein the device is in the form of a self-service terminal.

22. A device as claimed in claim 21, wherein the terminal is part of a financial institution's network and is arranged to enable the user to transmit the transaction identification code to a database within the financial institution's network.

23. A device as claimed in claim 21, wherein the self-service terminal is in the form of an Automated Teller machine.

24. A web-site for enabling a user to arrange an on-line sale, the site comprising:

means for presenting the user with a code which can be used off-line in the process of authorising payment for the sale.

25. A web-interface for enabling a user to arrange an on-line sale, in association with a web-site, the web-interface comprising:

means for enabling a user to input a request for off-line payment.

26. A method of sales to a user, utilising a web-interface device, a web site and a communications device, the method comprising:

arranging an on-line agreement with a provider utilising the web-interface device and web site; and

authorising a payment associated with the agreement utilising the communications device.

27. A method as claimed in claim 26, wherein the agreement concerns the supply of goods or services.

28. A method as claimed in claim 27, further comprising storing details of the agreement in a first database, including items to be purchased by the user, between the conclusion of the agreement and the authorisation of payment.

29. A method as claimed in claim 28, further comprising storing details of the agreement in the first database under a transaction identification code, which is provided to the user, once the agreement is arranged.

30. A method as claimed in claim 26, further comprising receiving from the user financial details of an account to be debited in association with the payment to a database, via the communications device.

31. A method as claimed in claim 29, further comprising storing the user's financial details in a second database.

32. A method as claimed in claim 31, further comprising transmitting to the second database the financial details of the web-site operator required to enable a transfer of funds to the operator, in order to complete the transaction.

33. A method as claimed in claim 26, wherein the communications device comprises a telephone.

34. A method as claimed in claim 33, wherein the telephone includes a GSM or other digital mobile telephone.

35. A method as claimed in claims 26, wherein the communications device comprises a WAP enabled Personal Digital Assistant (PDA).

36. A method as claimed in claim 26, wherein the communications device comprises a self-service terminal.

37. A method as claimed in claim 36, wherein the self-service terminal includes an Automated Teller Machine.

38. A method as claimed in claim 36, wherein the self-service terminal is part of a financial institution's network, and further comprising transmitting the aforementioned code to a database within the financial institution's network.

39. A method of sales utilizing a web-interface, a web page, and a self-service terminal, the method comprising the steps of:

(a) a user selects the goods/services to be purchased;

(b) a user then inputs a delivery address;

(c) the web page prompts for a means of payment;

(d) the user selects "offline" payment

(e) an order for the selected good/services is stored in a first database until the payment is authorised;

(f) the user is provided with a code which identifies the order;

(g) the user utilises the self-service terminal and inserts the code, in response to a prompt therefor;

(h) the code is transferred to a second database which is part of a network operated by the financial institution which operates the self-service terminal;

(i) the financial institution then interrogates the first database for information on the order associated with the code, including financial details required to transfer funds to the provider of the goods or services, in order to complete the transaction;

(j) the financial institution then transfers funds to the provider's account from an account held by the buyer and chosen by him; and

(k) the order is processed and the goods or services supplied.

40. A method of facilitating payment for a transaction, the method comprising the steps of:

(a) issuing a user with a transaction identification code;

(b) storing transaction information, under the code, including information required to enable a financial institution to pay for the transaction; and

(c) the user transmitting the code to the financial institution, which thereafter obtains the information and instigates payment for the transaction.

41. A method as claimed in claim 40, wherein the user is issued with at least some of the information, in order that the user may confirm a desire to proceed with the transaction.

42. A method as claimed in claim 40, wherein the data includes a list of the goods or services selected by the user for purchase.

43. A method as claimed in claim 40, wherein the transaction is an on-line transaction.

44. A method as claimed in claim 43, wherein the transaction identification code is issued by the on-line merchant.

45. A method as claimed in claim 43, wherein the transaction identification code is issued by a third party.

46. A method as claimed in claim 40, wherein the user transmits the code to the financial institution via the Internet.

47. A method as claimed in claim 40, wherein the user utilises a communications device to transmit the code to the financial institution.

48. A method as claimed in claim 47, wherein the communications device is used to transmit financial details of an account to be debited with the payment to the financial institution.

49. A network as claimed in claim 40, wherein the user's financial details are stored in a second database.

50. A network as claimed in claim 49, wherein the financial details of the web-site operator required to enable a transfer of funds to the merchant, in order to complete the transaction, are also transmitted to the second database, when in use.

51. A network as claimed in claim 40, wherein the web-interface comprises a web-enabled personal computer.

52. A network as claimed in claim 40, wherein the web-interface comprises a web-enabled self-service terminal.

53. A network as claimed in claim 47, wherein the communications device comprises a telephone.

54. A network as claimed in claim 47, wherein the communications device comprises a WAP enabled Personal Digital Assistant (PDA).

55. A network as claimed in claim 47, wherein the communications device comprises a self-service terminal.

56. A network as claimed in claim 55, wherein the self-service terminal is part of a financial institution's network and is arranged to enable the user to transmit the aforementioned code to a second database within the financial institution's network.

57. A network as claimed in claim 55, wherein the self-service terminal includes an Automated Teller Machine.